

## **FISCAL NOTE**

### **SB 2979 – HB 3559**

February 27, 2006

**SUMMARY OF BILL:** Requires a payor bank to credit electronic transfers to a customer's account before processing a debit against that account on the same business day.

#### **ESTIMATED FISCAL IMPACT:**

##### **MINIMAL**

Assumption:

- No fiscal impact on state or local governments.

#### **CERTIFICATION:**

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, appearing to read "James W. White". The signature is fluid and cursive, with the first name "James" written in a smaller, more compact script than the last name "White".

James W. White, Executive Director